



# Colorado State University

Colorado State University is a community dedicated to higher education and is committed to supporting all members in pursuit of knowledge, student development and fostering an environment conducive to learning. Just as CSU strives to fulfill its commitment to its students, CSU also expects students to maintain [CSU's Principles of Community](#) that are in harmony with the educational goals of the institution and to fulfill their respective commitments as students, members of the University community and as citizens in the broader society. This service agreement reflects the financial commitment of students in support of the education and services received at CSU. Please read this agreement thoroughly and contact [Accounts Receivable Operations](#) if you have any questions or concerns. We are happy to discuss any questions you may have regarding finances and your education. It is our goal to support you in your education and experience here at CSU. We are excited to have you join us.

## **Payment of Fees/Promise to Pay**

I understand that when I register for any class at Colorado State University (CSU) or receive any service from CSU, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that these services and benefits are for educational purposes and constitute a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which CSU is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

I understand and agree that if I drop or withdraw from any classes I register for, I will be responsible for paying all or a portion of tuition and fees in accordance with the Registration Changes as posted on the [Registrar's Office website](#). My inability or failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

## **Delinquent Account/Collection**

**Financial Hold:** I understand and agree that if I fail to pay my student account bill or any monies due and owing CSU by the scheduled due date, CSU will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

**Late Payment Charge:** I understand and agree that if I fail to pay my student account bill or any monies due and owing CSU by the scheduled due date, CSU will assess payment deferral/late payment charges at the rate of 1.5% per month on the past due portion of my student account until my past due account is paid in full.

**Collection Agency Fees:** I understand and accept that if I fail to pay my student account bill or any monies due and owing CSU by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, CSU may refer my delinquent account to a collection agency. I further understand that if CSU refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law, but not to exceed 40% of the amount outstanding. I am responsible for paying the collection agency fees, and all costs and expenses including reasonable attorney fees that CSU incurs in its collection efforts. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

**Returned Payments/Failed Payment Agreements:** If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$17, within 15 days of the payment being returned, using guaranteed funds as a method of payment for this payment as well as all future payments made to CSU. I understand that if the returned payment goes unpaid, it will be treated the same as all unpaid debt to CSU in which it will incur late payment charges at a rate of 1.5% per month and be subject to the same terms

outlined in the 'Collection Agency Fees' section of this agreement. At minimum, CSU will attempt to contact the originator of the payment by mail. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with CSU may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at CSU.

### **Communication**

**Method of Communication:** I understand and agree that CSU uses email as an official method of communication with me, using CSU's official colostate.edu email address, or other provided alternate email (only available in limited instances), and I am responsible for reading the emails that I receive from CSU on a timely basis.

**Contact:** I authorize CSU and its agents and contractors to contact me at my current and any future residences, cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to CSU, or to receive general information from CSU. I authorize CSU and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to CSU or in writing to the applicable contractor or agent contacting me on behalf of CSU.

**Updating Contact Information:** I understand and agree that I am responsible for keeping CSU records up to date with my current physical address, email addresses, and phone numbers by updating this information on RAMweb as appropriate. Upon leaving CSU for any reason, it is my responsibility to provide CSU with updated contact information for purposes of continued communication regarding any amounts that remain due and owing CSU. Contact information can be updated via a student's RAMweb or in-person at the Registrar's Office. Former students will need to create an account and make updates through RAMrecords. Students that are also employees of CSU should contact Human Resources.

### **Method of Billing**

I understand and agree that in support of CSU's Green Initiatives, CSU uses electronic billing (eBilling) as its official billing method while I am considered an enrolled or active student. (Students are considered as active students until they are no longer enrolled at university census of the following term.) Therefore, I am responsible for viewing my university billing statement in RAMweb and then paying my statement balance by the scheduled due date. I further understand that failure to review my eBill does not constitute a valid reason for not paying my bill on time. If there is current activity on my account or if I have a balance due, an eBilling notification will be emailed to my official CSU colostate.edu email address, or other provided alternate email (only available in limited instances). Additional eBilling notifications may be sent to alternate email addresses maintained by me on RAMweb. eBilling information is available in [RAMweb](#).

### **Billing Errors**

I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of my registration at CSU.

### **Financial Aid**

I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked and become immediately due and payable to CSU.

If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

**Prizes, Awards, Scholarships, Grants:** I understand that all prizes, awards, scholarships, and grants awarded to me by CSU will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal and/or state financial aid (i.e. loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.

### **Other Charges**

I understand that I am responsible for all other non-tuition related charges that are billed to my student account for products, services and/or fines received by CSU. Such charges include, but are not limited to, Bookstore, RAMtech, Health Network, library, parking, Veterinary Teaching Hospital, Diagnostic Laboratory, and Housing. All such charges should be paid according to the respective office/department's terms and conditions, as well as the terms and conditions outlined by CSU when charges are placed on a student account.

**Health Insurance:** Domestic students taking six or more resident instruction credits and international students enrolled at any credit level are required to have health insurance that meets CSU, state, and federal regulations. Students must meet the health insurance requirement their first semester at CSU and every fall semester thereafter. All students must provide insurance information. Inaction will result in automatic enrollment in the Student Health Insurance Plan and the insurance premium will be billed to your student account. Visit the [CSU Health Network](#) for more information.

**Health Network:** When students provide an insurance card to the CSU Health Network, the Health Network will file claims with the student's insurance carrier and students are responsible for applicable co-pays, co-insurance, deductibles and any non-covered charges. These charges will be applied to your student account and can be paid through RAMweb or in the billing department at the CSU Health Network.

Please note that there may be a delay (60-120 days) for charges to post to your student account based on timing of insurance company processing.

If lab work is sent to an outside lab for processing, charges and insurance billing will be determined by that provider and sent directly to you.

### **Privacy Rights & Responsibilities**

I understand that CSU is bound by the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. §1232g) and (34 C.F.R. Part 99) which prohibits CSU from releasing information from my educational record without my written permission, with limited exceptions as allowed by law. Therefore, I understand that if I want CSU to share information from my educational record with someone else, I must provide written permission by following the procedure outlined within each respective department at CSU in which I am requesting information to be shared. I further understand that I may revoke my permission at any time by request, in writing, to each respective department. CSU policy regarding FERPA and student records may be found [here](#).

### **IRS Form 1098-T**

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to CSU upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to CSU, I understand I may be subject to IRS fines/penalties as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from CSU. An email notification will be sent to my @rams.colostate.edu email address, or other provided alternate email, notifying me that the form is available via RAMweb. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent at any time via RAMweb. If a RAMrecords account has been created, this information will be available via RAMrecords.

**Student Age**

I understand and agree that if I am under the age of 18 when I execute this agreement that the educational services provided by CSU are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities," and I have either consulted with legal counsel or have made the choice not to consult prior to execution of this agreement.

**Law and Jurisdiction**

I understand and agree that this agreement shall be construed pursuant to applicable laws of the State of Colorado and proper venue for any legal dispute regarding the terms or enforcement of this agreement include Courts of proper jurisdiction within the State of Colorado.